

From: "Carol Owczarzak" <owczarzak@wwdelivery.com> on 10/08/2007 07:00:01 PM

Subject: Truth in Lending

Please look into the Fed's Proposal Z regarding credit card companies.

I had my Capitol One account paid off for some months, I was going to make a purchase with this card, then I received the little notice saying they were going to up my interest rates. I was a customer with Capitol One for over 13 years & this really disappointed me, that being a good card holder, in good status, that they would do this. They even tried to charge me the yearly fee as I closed the account.

I guess credit card companies like the people who file bankruptcy better than a good standing customer.

Please help pass the proposal so the big guy, will have to give the little guy, more notice before raising their rates, fees & interest.

Thank You,
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